Evening Telorid.

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"WORTH STUDYING."

NATHAN HIRSCH, formerly Chairman of the Mayor's Committee on Rent Profiteering, probably knows as much about the housing situation as any other one individual. He deserves and has the backing of the tenants, for, until Mayor Hylan practically forced Mr. Hirsch out of office, the Rent Profiteering Committee earned the confidence of the tenants to a greater degree than it has since.

In his letter to the Joint Legislative Committee on Housing, Mr. Hirsch offers excellent advice.

He does not favor building by the city.

He does favor a fund under non-partisan supervision and carefully restricted to encourage home

He does not favor a prohibition of other building, but he does advise specific encouragement of home

He agrees that Gov. Smith should call a special session of the Legislature to cope with the housing

The fault of the present housing laws is that they are purely negative in character. They have been helpful in preventing some of the most serious abuses arising from the situation, but they have not served to remedy the situation itself.

Some specific assistance from the State or municipality is necessary.

In these columns last March The Evening World printed, under the title "Worth Studying," a digest and explanation of the British housing practice as a suggestion to the Legislature. This was not acted on.

In view of the imminence of a special session and the proved effectiveness of the British provisions, it seems worth while to reprint this explanation.

Tenants are urged to study this form of State aid. and urge their legislators to give careful consideration to some such means of stimulating building.

The following outline of the British plan is taken directly from a report of the Government proposals issued by the British Local Government

Under this British plan a Public Utility Society is a society registered under the Industrial and Provident Societies Act of 1893, which defines how co-operative societies may be organized for carrying on "any industries, businesses or trades specified in or authorized by its rules."

In order to qualify for registration under that act a society must have not less than seven members and a Secretary, and the share holding of any individual member must not exceed £200, though this limit does not apply to holdings of Ionn stock.

The society must by its rules prohibit the payment either of interest or of dividend at a rate exceeding the statutory limit. It must include the provision of working-class houses as one of its "Industries, businesses or trades."

Once organized and duly registered, the Public Utility Society can obtain from the Government assistance of two kinds: (1) Loans of money, and (2) Money subsidies:

(1) LOANS: It is proposed to allow Public Utility Societies to borrow up to three-quarters of the cost of their land and buildings. Their former powers of borrowing were limited to twothirds value of the land and the houses they built. With labor and material at their present prices, three-quarters of total cost is considerably more than two-thirds of total value, for the market value of a house built to-day is by no means as high as the cost.

(2) SUBSIDIES: In addition to making loans to Public Utility Societies, the State will provide them also with subsidies. These will be given in half-yearly payments, and each society's subsidy will be an amount equal to two-fifths of the charges for interest and gradual repayment of principal on the maximum amount which the society is entitled to borrow from the State.

Illustration (substituting dollars for pounds sterling):

Supposing a society decided upon a building scheme to cost \$200,000 and borrowed from the State three-quarters of that amount, namely, \$150,000. Supposing, for the sake of example, that the rate of interest was 51/2 per cent. per annum. Allowing for gradual repayment in fifty yearly instalments, the yearly charges for interest and repayment to be paid on this \$150,000 loan would amount to roughly, \$5,850. The Government subsidy to which the society would be entitled would be two-fifths of this \$8,850, namely, \$3,540, every year during the period of repayment, leaving the balance of \$5.310 and the charges on the \$50,000 capital privately subscribed, together with cost of management and upkeep, to be met out of the rent of the houses built.

Although such State assistance is designed "to open to many groups of working men and women a road toward the possession of homes of their own devising," the element of self-help is by no · means eliminated:

Each society must obtain from its members or from private sources in the shape of loans, loan stocks or shares, a reasonable proportion of its capital, equal to at least one-third of the money borrowed or borrowable from the State, i. e., onequarter of the total cost of its housing scheme.

Each society must be prepared to rank its debt to the State as a "first charge" on its property, and its loan stocks as coming before its share capital for purposes of interest.

It must be prepared to build houses on enlightened lines, approved as to site, layout and plans by the Local Government Board. It must be prepared to charge fair and reason-

Further, it must havry on with its building. The State's offer to made expressly to meet the problem of the urgent need for houses and the high cost of building them, and is limited therefore to schemes which are carried out within two years of March \$1, 1919, or such fur ther period as the Local Government Board

In its present efforts to start house building, New York should not overlook this British plan, Housing by Public Utility Societies is neither socialistic nor sentimental. It is not a State charity to be paid out of taxes. It rests on a business basis.

Nor is it wholly foreign to American principles and practice. It is only a broadening of the building loan idea, with which this country is familiar,

In an emergency like the present in New York, State aid to co-operative groups might be applied not only to induce new building but to the purchase and improvement of old houses in the interest of hard-pressed tenants.

Every factor which made this suggestion desirable last spring exists to-day. Most of the reasons have become more pressing and imperative. Time is the essence of housing relief. Municipal

building (if it requires a Constitutional amendment for authorization) would be too slow a process. An adaptation of the tested British plan would be more desirable for many reasons, but principally

A STUDIED AFFRONT.

because of the time element.

CENATOR WADSWORTH is slated for redesignation by the "unofficial" convention of

Surely the G. O. P. machinists cannot expect that women voters will not resent and oppose such

Senator Wadsworth Is in accord with the ruling clique of the G. O. P. which has so consistently fought Suffrage as a menace to its political life.

If the G. O. P. "puts Wadsworth over" It will be a sign of complete confidence-perhaps of overconfidence. New York women cannot be expected to accept Wadsworth or to feel kindly toward the party that forces him to the front.

BETTER LATE THAN NEVER.

THE EVENING WORLD is glad to commend Mayor Hylan's action in vetoing the "straight 20 per cent." salary grab.

After The Evening World exposed the actual workings of the Tammany plan of rewarding political appointees, it is highly probable that the Mayor began to hear from the civil service employees and their numerous friends.

An unjust distribution of the funds available was not only bad morally but it was also bad politically. The wonder is that the Tammanyites believed they could "put across" such injustice without hearing from those affected.

Once the public and the employees learned the truth, there could be nothing but thoroughgoing

Nevertheless, the Mayor deserves credit for getting on the right track at last. He should have discerned the injustice when the schedule was under consideration in the Board of Estimate. But a confession of error is always in order.

It is better to be right late than never.

Now New York is in for another season of bickering and politics, but a revised schedule is sure to be. more nearly just and equitable than the one which the Mayor has vetoed.

Neither the Aldermen nor the Board of Estimate will dare to disregard the veto, now that the light has been let in on the injustice of the "straight 20 |1"

AFTER O. HENRY.

IKE a page from O. Henry reads the story of the former prosperous physician discovered the former prosperous physician discovered dead in poverty-stricken surroundings after earning And all the happiness of life Are right within his reach? his fiving as a humble dishwasher in a restaurant.

similar characters living, working, dying in Bagdadon-the-Subway. O. Henry gathered such threads as this and skilfully wove them into the tapestry that revealed New York to New Yorkers.

in a smaller city such a story would be less plausible. Some one, a neighbor or a fellowworker, would have discovered the doctor's secret. Here it is of interest for a day, not so much because it was unusual as because it was discovered

Doubtless scarcely a day passes but that some one numbered on the daily death-roll has a history equally interesting, but successfully hidden from public knowledge.

at all.

Reading the story, many must have paused to speculate on the why and wherefore. Did the dead man lose his grip? Did drink, drugs or domestic trouble cause him to leave all he had been and hide himself away from all his former life?

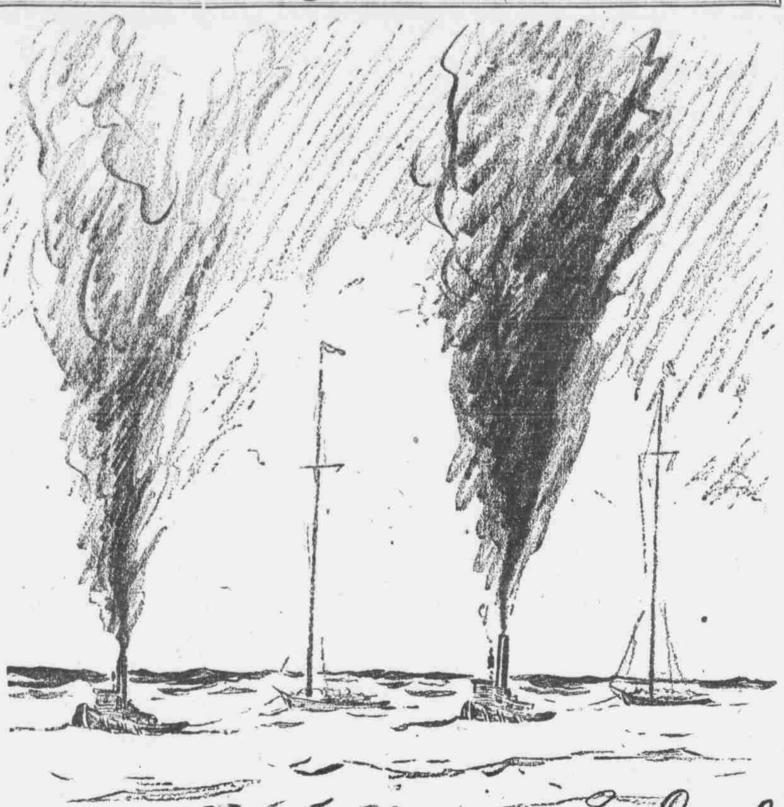
Circumstances of his death indicated a diseased heart. Did he fear heart failure at a critical moment when his failure would mean loss of another life? When the Nation was scourged with influenza, it

seems probable that he rallied to the call for help and resumed his work as a physician only to revert to dishwashing when the crisis had passed. Was the man a hero or a craven? What mental

and physical factors determined the course of his life? Probably the world will never know.

As a mystery of New York, the case will soon be superseded by another engaging public attention. Perhaps some O. Henry of the future, thumbing the dusty files of old newspapers, will find copy in the life of this strange character, only to be met with the caustic criticism that such things do not happen except in stories.

May the Best Tug Win! By J. H. Cassel



FROM EVENING WORLD READERS

What ame of letter do you pad most readable? Isn't it the one that gives you the worth of a thousand words in a couple of hundreds. There is fine mental exercise and a lot of satisfaction in trying to say much in a few words. Take time to be brief.

A Vignette, To the Exitir of The Evening World: here is a man in our office The never smiles.

I often wonder if he really enjoys it, horrible fifthy condition. f that is life to him. dres wonder if he ever rolled in fresh, poor

or tasted forbidden sweets.

I wonder

I wonder

New York, July 23. It's a shame, but tt,

In a silly old office

The Filing Clerk.

Hour after hour sit and file Meaningless cards and papers. Till my heart grows sick within me-I and countless others.

And when I pause a moment for

breath And take a peep out of a stern, unblinking window see a patch of blue, blue sky Framing a fluttering tree.

What a fool I am Hour after hour.

Rent Increases.

To the Editor of The Evening World:
After reading the article in your paper of to-day on "Rent Questioning," I will reply no, emphatically no! The people in general are not satisfled to pay the 25 per cent, increase. Many of them can't afford to pay it with large families to support. Where are they going if they are put out of their homes? Why should they? What are the greedy landlords doing for their tenunts? Nothing. Justice Leary does not believe any change in as an American citizen and a voter, I do, and the wives and mothers will

lord has a family living in that cellur fance, with three small children, one an infant born in that place a few weeks ago. This enables the owner to rent the superintendent for the sum of \$55 Yerk University appearing in your is- the man who gots the plurality will be New York, July 18.

and does away with a superintendent at \$75 per month, and the man who lives in the cellar acts in the capacity of janitor and superintendent at a He only works and works and works much less salary. There is no elevator service after 12 midnight, while all-night service is mentioned in the cases. Some apartments are dress under the prevailing law has a tenant?

Auto Accidents.

To the Editor of The Evening World: Regarding auto drivers and accidents, I firmly believe when an accident occurs and somebody is hurt, if the driver The story recalls O. Henry because he pictured

The story recall the stor ing at some point other than at a corner, there should be a law whereby the injured cannot bring suit. Surely the driver must have some rights. In other words, if a driver was driving on the sidewalk and hit somebody what a yell there would be! Therefore, give the auto driver his rights and protect him by law against the idiots that cross streets at any point they may take a notion to. Yours for fair play, July 19, 1920. C. P. G.

> A Bachelor Speaks. To the Editor of The Evening World:
> The Jetters of "Wotsdettse" and "One of Many" are of interest, in that they came evidently from women of intelligence and education. May I be permitted, however, to correct a few misstatements of fact.

> There are no more sought after, or better catches in the matrimonial field than the young, independent bache exclusive set. I deny that won intellect and charm are mand, and that men among men prefer women of the "clinging vine" type. JUNIUS PRUDENS. type. JUNIU New York, July 24.

"Made Criminals." To the Editor of The Evening World

the laws necessary. In my opinion, ish prison will only make thieves a I propose. little more careful."

mentioned by Justice Robitzek, and he will be supported in his suggestion and the majority have in mind one house on Washington Heights, where the cellar has been twice condemned by the Health Board, and yet the profiteering land-land, and yet the profiteering land, and yet the profiteering land-land, and yet the profiteering land, and yet the profitee

UNCOMMON SENSE

By John Blake

(Oupyright, 1920, by John Blake,)

THE THIEF SELDOM PROSPERS.

An intelligent reader, commenting on a recent article in this column, gives an illustration of one of the oldest proverbs in the language:

"Honesty is the Best Policy."

"A number of years ago," he writes, "I was the superintendent of a manufacturing concern. I was anxious to make good. I took an interest and pride in my work, and gave all that was in me to bring the concern out into the limelight of undisputed originality.

"At every turn I was stalled by the concern. Whenever I thought out something original in our line that might bring us to the front in the trade I was told;

'What's the use of bothering about anything new? It will cost a lot of money and be a waste of time. We can wait until some one else makes the experiment, after which we can copy it if it is any good, with a slight variation to avoid infringement. They we will be as good as they are without any outlay of time or money for experiments. Don't waste your energy when you can get the other fellow to do it for you.'

"This concern exists, and only exists, to-day. I am now with a concern which originates its own products, and is a big success."

This letter reciting a real business experience is valuable. The thief seldom prospers, even if it is an incorporated thief which has the money to protect its pirated Sooner or later the man with new ideas, or the con-

cern which has the intelligence to pay well for new ideas, gets the business, leaving the crooked business man or the crooked corporation far behind. The biggest merchants, the biggest concerns to-day,

are those that practice absolute business integrity, and that have the intelligence to hire original brains and pay them "Honesty is the best policy" is a very old and trite

phrase, but it is one that is worth thinking over every day of your business life.

sue of July 22 are timely, well taken the people's choice. Let us take and to the point. His letter is very practical example in the present Prespensional to the point. His letter is very practical example in the present Prespensional to the present pre

insist on a change. It must be changed. We are facing too serious a problem to sit quiet. I think the Holdover Proceeding Law grand, mentioned by Justice Robitzek, and he will be supported in his suggestion by the women of New York City.

This, to all purposes and intents, is the convention in conjunction with organization But Wood did not get the change of the direct primary of delegates to the di ties to piedge support to one candistic dential convention.

The Conventions.

The Conventions.

The Point Loamis of New ties to piedge support to one candistic dential convention. Make the convention of the people rather than a rabber stamp of the people rather than a rabber stamp of the boss. Then, when the delegates vote at the convention.

Under the caption "Made Criminals." convention. I believe, however, that pledged delegates, and who received the claims "a heli-there is a remedy, and this is the plan the plurality on the first ballot? In all cases it was Gen. Wood. The epiculutitle more careful."

My plan is the legal regulation of choice of the Republican voters and the convention in conjunction with organization but Wood did not get the

NEW YORK UNIVERSITY, 21

The Love Stories of the Bible

By Rev. Thomas B. Gregory tht. 1820, by The Prezs Publishing On. (The New York World.)

To-day's article begins a series in which the many beautiful love stories of the Bible are retold by Rev. Thomas B. Gregory for The Evening World.

No. 1-Abraham and Sarah. ABRAHAM, one of the original pathearth, knew just what he was about when he fell in love with Barah. A wife is either everything in the world to a man or nothing at all, a handicap rather than a helpmeet, a great weight to drag him down instead of wings to help him rise, and

the success that came to him. Sarah was beautiful-beautiful us he fairest dream-but she was more than that. Sarah was of princely slood and bearing; but that was not her crowning glory. Sarth possessed the blandness and urbanity of soul which are ever so charming in weinankind, but even that was not bee chief virtue.

in Sarah Abraham found the help-

meet, the wings, the inspiration of all

As another has said, she had the sparkle which wins love, but not on that rests her epitaph. She had the physical loveliness which commands admiration, but not on that reposes, her glory. The one quality by which she lives in our memory is the steadfastness of her conjugal devotion.

From morn to eve, in storm and in calm, In the flush of youth and in the falling leaves of autumn, she is ever by her husband's side. Prosperity does not divorce them, adversity does not divide them.

While a young man Abraham felt that he had to go out from his country and kindred to seek a ney country, to build a new home. Where? God alone knew. Old Oliver Cromwell said one day, "A man is never so wise as when he goes without knowing where he is going." It was so with the Father of Israel. The voice of God called him—somewhere—and he started out, not knowing where his path would end. And would Sarah love him enough

go with him-following the for es of a visionary young man we had not a possession in the world and no prospect but his dreams?

The answer was, "Yes, I will make the great surrender. I will give up

home, friends, country for the one man that I love." Love can go no further than this.
But hold! It can, and in Sarah's
case it did go very much further.
In the land of the Pharaolis Abra-

ham feared that he would suffer from Sarah's great beauty. Men would seemy him his wife that they would idli him, and in a moment of cowarding selfishness the Man of Uz soid to her: "Tell them you are my sister, that you are free, and so save my

Without a murmur Sarah accepted the suggestion. If it came to the worst, if that thing which to woman is dearer even than breath should be put in jeopardy, she could die by her

wn hand. But not even yet has the depth of But not even yet has the depth of Sarah's devotion been sounded. Abraham was now rich, but he had no heirs. She understood the deep chagrin, the unutterable pain that this fact gave Abraham, and in order to brighten his life she effaced her self in favor of one of her bondswomen. She was willing not only to die but to crucify her highest and holiest ideal, if by so doing she could add to the happiness of the one mas she loved.

And that man, was he worthy of such supreme devotion? Let the answer be that the literature of the ages does not contain anything more beautiful or touching than the story of the sweet tenderness with which Abraham laid Sarah away for long sleep in the sepulcher at Macha

That's a Fact"

By Albert P. Southwick Copyright, 1900, by The Press Publishing Co. (The Now York Evening World),

In 1837 was the suspension of the United States Bank, Now York City, followed by that of the State banks. Great panic ea-

In 1842, on July 4, water was let into the reservoir at Firth Ave-me and 42d Street (where the Public Library now stands), and New York City had pure water for the first time. On May 10, 1849, the Aster Place riot, New York City, oc-curred, with 150 wounded and a

small number killed.

James Harper of Harper & Bros., publishers, was Mayor in

On Dec. 16, 1835, began near the foot of Malden Lane, New York City, "the great conflagra-tion," destroying 548 houses (intion," destroying on House and cinding the Custom House and the Merchants' Exchange) and \$18.000,000 property. These direful facts are inscribed on a tablet at No. 80 Pearl Street.

Jenny Lind, "the Swedish nightingale," first appeared in New York City on Sept. 7, 1859.

In 1851 the Hungarian patriot, Louis Kossuth, arrived in the United States on Dec. 5.

In 1853, on July 14, the World's Fair opened at the Crystal Pal-ace in Reservoir Square, New York City.

In 1208, on July 22, was the Baf-tle of Falkirk, when the Scots under Wallace were defeated with great slaughter by the Eng-lish under Edward I.

On this day, in 1889, Henry

in 1704, on July 22, Bibrult (Gobelia) Tarik, "the mountain c Tarik') was taken by the English under Sir George Rooke, ar even in possession of Englisher since. The date July 3: is given by some authorities.